

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Albert R Perez  
DebtorCase No. 16-41167-nhl  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DI7Page 1 of 2  
Total Noticed: 18

Date Rcvd: Jul 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2016.

db +Albert R Perez, 20 Skyline Drive, Staten Island, NY 10304-4814  
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3719  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
8766055 +Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  
8766065 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701)  
8776869 +Wells Fargo Bank, N.A., c/o Frenkel Lambert et al, 53 Gibson Street,  
Bay Shore, NY 11706-8369

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 07 2016 18:29:44  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 07 2016 18:28:43  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
8766057 EDI: CAPITALONE.COM Jul 07 2016 18:23:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
8766056 +EDI: CAPITALONE.COM Jul 07 2016 18:23:00 Capital One, Po Box 30253,  
Salt Lake City, UT 84130-0253  
8766058 +EDI: CHASE.COM Jul 07 2016 18:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
8766059 +EDI: DISCOVER.COM Jul 07 2016 18:23:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
8766060 +EDI: CBSKOHL.COM Jul 07 2016 18:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
8766061 +EDI: SEARS.COM Jul 07 2016 18:23:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
8766062 +EDI: RMSC.COM Jul 07 2016 18:23:00 Synch/lenscrafters, C/o Po Box 965036,  
Orlando, FL 32896-0001  
8766063 +EDI: RMSC.COM Jul 07 2016 18:23:00 Synch/pc Richard, Po Box 965036,  
Orlando, FL 32896-5036  
8766064 +EDI: WFFC.COM Jul 07 2016 18:23:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517  
8766066 +EDI: WFFC.COM Jul 07 2016 18:23:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697  
TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2016 at the address(es) listed below:

Gregory Messer gremesser@aol.com, ldud@aol.com, gmesser@messer-law.com,  
mwilliams@messer-law.com, ny54@ecfcbis.com  
Karen Marie Sheehan on behalf of Creditor Wells Fargo Bank, N.A. ksheehan@flwlaw.com,  
jpiegelman@flwlaw.com, plamberti@flwlaw.com  
Kevin B Zazzera on behalf of Debtor Albert R Perez kzazz007@yahoo.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Lisa Milas on behalf of Creditor Wells Fargo Bank, N.A. lmilas@schillerknapp.com,  
MPilinko@schillerknapp.com;MPilinko@ecf.courtdrive.com;kcollins@ecf.courtdrive.com  
Martin A Mooney on behalf of Creditor Wells Fargo Bank, N.A. MPilinko@schillerknapp.com,  
mpilinko@ecf.courtdrive.com;kcollins@ecf.courtdrive.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**Debtor 1 **Albert R Perez**Social Security number or ITIN **xxx-xx-4166**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court Eastern District of New York  
 271-C Cadman Plaza East, Suite 1595  
 Brooklyn, NY 11201-1800

Case number: **1-16-41167-nhl**Chapter: **7****Order of Discharge of Debtor(s)**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Albert R Perez

**BY THE COURT:**

Dated: July 7, 2016

s/ Nancy Hershey Lord  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**